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EXAMINER
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CALVE, J	
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### DETAILED ACTION

#### *Claim Rejections - 35 USC § 102*

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless --

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

(e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371 of this title before the invention thereof by the applicant for patent.

2. Claims 1-9 and 11-18 are rejected under 35 U.S.C. 102(b) as being anticipated by Kanter, U.S. patent 5,537,314.

Kanter discloses an account and group relationship defining method, including providing group processing option parameters (e.g., allocation of multi-level credit and /or awards at multiple sponsoring companies) (e.g., column 16, line 37 et seq; column 21, line 44 et seq; column 27, line 5 et seq), defining first and second relationships between first and second accounts and the group to define independent group processing options via selection of parameter sets of defined values for customized dependent strategies (e.g., sponsoring companies of first and second accounts honor awards posted to first and second accounts by other sponsoring companies; award and /or credit for referrals at sponsoring company and/or other sponsoring company locations) (e.g., column 16, line 51 et seq; column 17, line 2 et seq; column 18, line 45 et seq; column 27, line 18 et seq).

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Kanter also discloses grouping the first set of group processing options as a dependent strategy (e.g., award accumulation) (e.g., column 17, line 10 et seq; column 20, line 24 et seq), strategy history (e.g., account numbers, commission redemption) (e.g., column 20, line 50 et seq; column 22, line 7 et seq), modifying the first relationship (e.g., credit value and point conversion) (e.g., column 19, line 1 et seq), authorization option (e.g., credit value) (e.g., column 19, line 29 et seq), liable party (e.g. party to be billed) (e.g., column 20, line 7 et seq), communication option (e.g., billing, wire transfer) (e.g., column 20, line 1 et seq; column 22, line 60 et seq), and reward pooling options (e.g., column 19, line 10 et seq), and modifying the dependent strategies/parameters (e.g., column 27, line 19 et seq), and account history (e.g., column 20, line 50 et seq; column 22, line 7 et seq).

3. Claims 1-22 are rejected under 35 U.S.C. 102(e) as being anticipated by Fleming, U.S. patent 5,953,710.

Fleming discloses an account and group relationship defining method, including first and second accounts and products (e.g., column 3, line 12 et seq; column 3, line 35 et seq; column 5, line 40 et seq; column 7, line 4 et seq), providing selected group processing parameters and values to include first and second relationships between the first and second accounts (e.g., column 3, line 15 et seq; column 3, line 50 et seq; column 6, line 20 et seq; column 7, line 10 et seq), and plural dependent strategies defining customized group relationships (e.g., Figures 2a, 6; column 5, line 50 et seq; column 7, line 25 et seq; column 8, line 42 et seq; column 9, line 48 et seq; column 10, line 55 et seq; column 14, line 45 et seq), and maturing dependent account into key account (e.g., column 16, line 1 et seq).

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Fleming also discloses dependent group processing strategy (e.g., column 11, line 25 et seq; column 13, line 3 et seq), maintaining a strategy history (e.g., column 13, line 60 et seq; column 14, line 1 et seq), modifying the first relationship while maintaining the second relationship (inherently disclosed, e.g., for multiple dependents) (e.g., column 3, line 50 et seq; column 7, line 25 et seq; column 15, line 50 et seq), authorization, liability, communication, and reward options (e.g., column 6, line 20 et seq; column 9, line 12 et seq; column 9, line 55 et seq) maintaining an account history (e.g., column 13, line 60 et seq), modifying group ownership by changing parameters (e.g., column 16, line 1 et seq).

*Claim Rejections - 35 USC § 103*

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claim 9 is rejected under 35 U.S.C. 103(a) as being unpatentable over Kanter, in view of Dethloff et al, U.S. patent 4,837,422.

Kanter discloses an account and group relationship defining method, including primary owner and cardholder. Kanter does not disclose group ownership modification. Dethloff et al disclose an account and group relationship defining method, including modifying group ownership to obtain a new primary owner and maintaining account history thereof (e.g, active/assign rights to third parties) (e.g, column 4, line 65 et seq; column 5, line 45 et seq; column 6, line 5 et seq)

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and by moving a set of dependent accounts to a second group (e.g., company and family cards) (e.g., column 6, line 54 et seq; column 7, line 37 et seq; column 8, line 5 et seq). Account ownership and modification provide increase the flexibility of use for a financial account among a plurality of users (e.g., column 12, line 65 et seq; column 16, line 22 et seq). It would have been obvious to one of ordinary skill in the art at the time of the invention to provide a means to modify account ownership, as taught by Dethloff et al, on the method of Kanter to provide an improved means of efficiently multi-company and multi-service cards among a plurality of different users over a period of time.

6. Claims 19-22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Dethloff et al, U.S. patent 4,837,422.

Dethloff et al disclose a dependent account maturing method, including selecting a dependent account and modifying the account's relationship parameter from dependent to key (e.g., active/assign rights to third parties) (e.g., column 4, line 65 et seq; column 5, line 45 et seq; column 6, line 5 et seq) by moving a set of dependent accounts to a second group (e.g., company and family cards) (e.g., column 6, line 54 et seq; column 7, line 37 et seq; column 8, line 5 et seq). To the extent that Dethloff et al could be interpreted not to disclose, inherently or otherwise, dependent account modification, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify dependent account relationships according to the method of Dethloff et al as an way to manage multi-company and multi-service cards among a plurality of different users over a period of time (e.g., column 12, line 65 et seq; column 16, line 22 et seq).

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Dethloff et al also disclose moving a set of dependent accounts to a second group (e.g., company cards) (e.g., column 6, line 54 et seq) and maintaining account histories (e.g., Figure 10; column 14, line 10 et seq).

*Conclusion*


7. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

- a. Walker et al, U.S. patent 6,128,599.
- b. Gottesman et al, U.S. patent 6,049,782.
- c. Chastain, U.S. patent 6,021,943.
- d. Kalina, U.S. patent 5,970,480.
- e. Foladare et al, U.S. patent 5,914,472.
- f. Rose et al, U.S. patent 5,770,843.
- g. Kashkashian, Jr., U.S. patent 4,700,055.

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jim Calve, whose telephone number is (703) 308-1884. Examine can be reached on Monday through Friday from 6:45 am to 6:45 pm. If the examiner is unavailable, the examiner's supervisor, Vincent Millin, may be reached at 703-308-1065. The fax number of the organization is 703-305-9051/9052. Any inquiry of a general nature should be directed to the receptionist at 703-305-3900.

JPC  
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May 23, 2001

  
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